

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Daryl

First name

Fred

Middle name

Heller

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1231

Debtor 1 **Daryl Fred Heller**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. **Your Employer Identification Number (EIN), if any.**

EIN

EIN

5. **Where you live**

909 Greenside Drive

Lititz, PA 17543

Number, Street, City, State & ZIP Code

Lancaster

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. **Why you are choosing this district to file for bankruptcy**

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☒ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

**Debtor's principal asset is located at 7605
Pleasure Ave. Sea Isle, NJ**

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Daryl Fred Heller

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | |
|----------------|--|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ Case number, if known _____ |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ Case number, if known _____ |
-
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Daryl Fred Heller**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ No. I am not filing under Chapter 11.☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Daryl Fred Heller**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Daryl Fred Heller**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input checked="" type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input checked="" type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Daryl Fred Heller**Daryl Fred Heller**

Signature of Debtor 1

Signature of Debtor 2

Executed on **February 10, 2025**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Daryl Fred Heller**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Sari B. Placona

Signature of Attorney for Debtor

Date

February 10, 2025

MM / DD / YYYY

Sari B. Placona

Printed name

McManimon, Scotland & Baumann, LLC

Firm name

75 Livingston Avenue

Suite 201

Roseland, NJ 07068

Number, Street, City, State & ZIP Code

Contact phone **973-622-1800**

Email address

splacona@msbnj.com

108842014 NJ

Bar number & State

Debtor 1	Daryl Fred Heller		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number			
(if known)			

B 104

12/15

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

1 Needham Bank
c/o Joseph Campanelli, Pres. &
CEO
1063 Great Plain Avenue
Needham, MA 02492

\$40,000,000.00

☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

☐ No
☐ Yes. Total claim (secured and unsecured)
 Value of security:
 Unsecured claim

Contact phone

2 **Silverview Credit Partners**
c/o Jeffrey Marcus, Managing
Director
100 South Ashley Drive, Ste 600
Tampa, FL 33602

\$23,000,000.00

☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

☐ No
☐ Yes. Total claim (secured and unsecured)
 Value of security:

Contact

Debtor 1 **Daryl Fred Heller** Case number (if known) _____

Contact phone _____

Unsecured claim _____

3	Chicago Atlantic Advisors, LLC c/o Elizabeth Quinlivan, VP 420 North Wabash Ave, Ste 500 Chicago, IL 60611	What is the nature of the claim? _____ \$22,000,000.00
As of the date you file, the claim is: Check all that apply		
<input checked="" type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		_____
Value of security:		- _____
Unsecured claim		_____

Contact

Contact phone

4	Libertas Funding c/o Randy Saluck, CEO 411 W. Putnam Ave, Ste 220 Greenwich, CT 06830	What is the nature of the claim? _____ \$12,000,000.00
As of the date you file, the claim is: Check all that apply		
<input checked="" type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		_____
Value of security:		- _____
Unsecured claim		_____

Contact

Contact phone

5	Needham Bank c/o Joseph Campanelli, Pres. & CEO 1063 Great Plain Avenue Needham, MA 02492	What is the nature of the claim? _____ \$9,000,000.00
As of the date you file, the claim is: Check all that apply		
<input checked="" type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Total claim (secured and unsecured)		_____
Value of security:		- _____
Unsecured claim		_____

Contact

Contact phone

6	Deerfield Capital, LLC c/o Eric Warfel 16 Deerfield Road Lancaster, PA 17603	What is the nature of the claim? _____ \$6,000,000.00
As of the date you file, the claim is: Check all that apply		
<input checked="" type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input type="checkbox"/> None of the above apply		

Debtor 1 Daryl Fred Heller Case number (if known) _____

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) _____
- Value of security: - _____
- Unsecured claim _____

Contact _____

Contact phone _____

7

Reliance Platinum
633 167th St, Ste 804
Miami, FL 33162

What is the nature of the claim? _____ **\$5,000,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) _____
- Value of security: - _____
- Unsecured claim _____

Contact _____

Contact phone _____

8

Needham Bank
c/o Joseph Campanelli, Pres. & CEO
1063 Great Plain Avenue
Needham, MA 02492

What is the nature of the claim? _____ **\$5,000,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) _____
- Value of security: - _____
- Unsecured claim _____

Contact _____

Contact phone _____

9

UniBank
c/o Yuko Elliot, SVP
19315 Highway 99
Lynnwood, WA 98036

What is the nature of the claim? _____ **\$3,500,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) _____
- Value of security: - _____
- Unsecured claim _____

Contact _____

Contact phone _____

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Orrstown Bank
c/o Tom Cislo, VP

What is the nature of the claim? _____ **\$3,100,000.00**

Debtor 1 Daryl Fred Heller Case number (if known) _____

**1589 Commerce Drive
Lancaster, PA 17601**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact

Contact phone

11

**Funders App, LLC (Fondonatics)
c/o Michele David
3323 NE 163rd St, Ste 401
North Miami Beach, FL 33160**

What is the nature of the claim? _____

\$1,500,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact

Contact phone

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**First National Bank
c/o Steven Markunas
1205 Westlakes Drive
Suite 260, 2nd Floor
Berwyn, PA 19312**

What is the nature of the claim? _____

\$1,500,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact

Contact phone

13

**Mid Penn Bank
c/o Pamela Keefer
349 Union Street
Millersburg, PA 17061**

What is the nature of the claim? _____

\$1,500,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____

Contact

Debtor 1 **Daryl Fred Heller** Case number (if known) _____

Contact phone _____

Unsecured claim _____

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**Orrstown Bank
c/o Tom Cislo, VP
1589 Commerce Drive
Lancaster, PA 17601**

What is the nature of the claim? _____

\$1,350,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

15

**Orrstown Bank
c/o Tom Cislo, VP
1589 Commerce Drive
Lancaster, PA 17601**

What is the nature of the claim? _____

\$1,300,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

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**Traditions Bank
c/o Krista Blasser
226 Pauline Drive
York, PA 17402**

What is the nature of the claim? _____

\$750,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

17

**Univest
c/o Ryan Boyd, VP
1869 Charter Lane
Lancaster, PA 17605**

What is the nature of the claim? _____

\$500,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Debtor 1 Daryl Fred Heller Case number (if known) _____

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: _____
Unsecured claim _____

Contact _____

Contact phone _____

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**First National Bank
c/o Steven Markunas
1205 Westlakes Drive
Suite 260, 2nd Floor
Berwyn, PA 19312**

What is the nature of the claim? _____ **\$400,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: _____
Unsecured claim _____

Contact _____

Contact phone _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Daryl Fred Heller
Daryl Fred Heller
Signature of Debtor 1

X _____
Signature of Debtor 2

Date February 10, 2025

Date _____

Chicago Atlantic Advisors, LLC
c/o Elizabeth Quinlivan, VP
420 North Wabash Ave, Ste 500
Chicago, IL 60611

Deerfield Capital, LLC
c/o Eric Warfel
16 Deerfield Road
Lancaster, PA 17603

First National Bank
c/o Steven Markunas
1205 Westlakes Drive
Suite 260, 2nd Floor
Berwyn, PA 19312

Funders App, LLC (Fondonatics)
c/o Michele David
3323 NE 163rd St, Ste 401
North Miami Beach, FL 33160

Libertas Funding
c/o Randy Saluck, CEO
411 W. Putnam Ave, Ste 220
Greenwich, CT 06830

Mid Penn Bank
c/o Pamela Keefer
349 Union Street
Millersburg, PA 17061

Needham Bank
c/o Joseph Campanelli, Pres. & CEO
1063 Great Plain Avenue
Needham, MA 02492

Orrstown Bank
c/o Tom Cislo, VP
1589 Commerce Drive
Lancaster, PA 17601

Reliance Platinum
633 167th St, Ste 804
Miami, FL 33162

Silverview Credit Partners
c/o Jeffrey Marcus, Managing Director
100 South Ashley Drive, Ste 600
Tampa, FL 33602

Traditions Bank
c/o Krista Blasser
226 Pauline Drive
York, PA 17402

UniBank
c/o Yuko Elliot, SVP
19315 Highway 99
Lynnwood, WA 98036

Univest
c/o Ryan Boyd, VP
1869 Charter Lane
Lancaster, PA 17605